

TECHNIQUE FOR SECURELY CONDUCTING ONLINE TRANSACTIONSAbstract of the Disclosure

In e-commerce, customers conduct transactions  
5 with merchant servers on the Internet, which are  
associated with different merchants. A financial data  
center is established to handle the finance attendant to  
the online transactions, in accordance with an inventive  
financial service. Each merchant participating in the  
10 inventive financial service maintains a merchant account  
in the financial data center. Similarly, each customer  
subscribing to the inventive financial service maintains  
a user account in the financial data center. In  
conducting an online transaction, after a customer makes  
15 a purchase from a merchant server, the merchant server  
communicates purchase information to the financial data  
center. In response, the financial data center  
identifies the corresponding user and merchant accounts.  
Upon receiving an affirmation of the purchase from the  
20 customer, the financial data center transfers the  
purchase amount from the user account to the merchant  
account to complete the online transaction.